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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PENNSYLVANIA, WESTERN DIVISION

In re: CAMUT, JOSEPH A., SR.
 CAMUT, PATRICIA A.

§ Case No. 15-70493

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 10, 2015. The undersigned trustee was appointed on July 10, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 21,541.03

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>14.54</u>
Bank service fees	<u>164.18</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 21,362.31</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 11/24/2015 and the deadline for filing governmental claims was 01/06/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,904.10. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,904.10, for a total compensation of \$2,904.10.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$20.24, for total expenses of \$20.24.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/14/2016 By: /s/LISA M. SWOPE, TRUSTEE

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-70493

Trustee: (580800) LISA M. SWOPE, TRUSTEE

Case Name: CAMUT, JOSEPH A., SR.
CAMUT, PATRICIA A.

Filed (f) or Converted (c): 07/10/15 (f)

§341(a) Meeting Date: 08/26/15

Period Ending: 03/14/16

Claims Bar Date: 11/24/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 REAL ESTATE 90 Violet Street, Johnstown, PA	125,000.00	0.00		0.00	FA
2 BANK ACCOUNTS Indiana First - checking account	3,064.92	0.00		0.00	FA
3 BANK ACCOUNTS Indiana First - checking account	104.30	0.00		0.00	FA
4 BANK ACCOUNTS Indiana First - savings account	47.03	0.00		0.00	FA
5 BANK ACCOUNTS Indiana First - savings account	100.03	0.00		0.00	FA
6 BANK ACCOUNTS PSECU - checking account	22.91	0.00		0.00	FA
7 BANK ACCOUNTS PSECU - checking account	0.01	0.00		0.00	FA
8 BANK ACCOUNTS PSECU - savings account	7.29	0.00		0.00	FA
9 BANK ACCOUNTS PSECU - savings account	5.45	0.00		0.00	FA
10 HOUSEHOLD GOODS AND FURNISHINGS	6,700.00	0.00		0.00	FA
11 WEARING APPAREL	2,000.00	0.00		0.00	FA
12 FURS AND JEWELRY diamond wedding ring	2,000.00	0.00		0.00	FA
13 FURS AND JEWELRY 11 watches	550.00	0.00		0.00	FA
14 INTERESTS IN INSURANCE POLICIES Order Sons of Italy in America - paid-up life insurance	515.00	0.00		0.00	FA
15 INTERESTS IN INSURANCE POLICIES Knights of Columbus - whole life policy (6219); per (d)(5), per agreement with Debtors' counsel, exemption allowed up to \$12,210.00 - remaining (d)(5) exemption of \$515.00 claimed on Asset No. 14.	34,179.78	9,719.78		9,719.78	FA

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Individual Estate Property Record and Report

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16 INTERESTS IN INSURANCE POLICIES Knights of Columbus - whole life policy (1935)	11,821.25	11,821.25		11,821.25	FA
17 INTERESTS IN INSURANCE POLICIES New York Life - whole life policy	274.80	0.00		0.00	FA
18 PENSION PLANS AND PROFIT SHARING American Funds IRA	7,866.27	0.00		0.00	FA
19 AUTOMOBILES AND OTHER VEHICLES 2002 Ford Taurus	2,100.00	0.00		0.00	FA
20 AUTOMOBILES AND OTHER VEHICLES 2003 Ford Taurus	1,200.00	0.00		0.00	FA
20 Assets Totals (Excluding unknown values)	\$197,559.04	\$21,541.03		\$21,541.03	\$0.00

Major Activities Affecting Case Closing:

9/30/15 non-exempt portion on life insurance surrendered to Trustee, waiting for claims bar date; 12/31/15 need to review claims then prepare TFR

Initial Projected Date Of Final Report (TFR): January 31, 2016

Current Projected Date Of Final Report (TFR): March 14, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-70493

Case Name: CAMUT, JOSEPH A., SR.
CAMUT, PATRICIA A.

Taxpayer ID #: **_***1101

Period Ending: 03/14/16

Trustee: LISA M. SWOPE, TRUSTEE (580800)

Bank Name: Rabobank, N.A.

Account: *****0766 - Checking Account

Blanket Bond: \$11,109,916.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/28/15		INDIANA FIRST BANK	unexemptible portions of insurance policies		21,541.03		21,541.03
	{15}		unexemptible portion of policy 9,719.78	1129-000			21,541.03
	{16}		unexemptible portion of policy 11,821.25	1129-000			21,541.03
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	21,531.03
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		30.96	21,500.07
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		29.89	21,470.18
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		33.96	21,436.22
01/06/16	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/06/2016 FOR CASE #15-70493	2300-000		14.54	21,421.68
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		29.71	21,391.97
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		29.66	21,362.31

ACCOUNT TOTALS	21,541.03	178.72	\$21,362.31
Less: Bank Transfers	0.00	0.00	
Subtotal	21,541.03	178.72	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$21,541.03	\$178.72	

Net Receipts :	21,541.03
Net Estate :	\$21,541.03

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****0766	21,541.03	178.72	21,362.31
	\$21,541.03	\$178.72	\$21,362.31

Exhibit C Claims Register

Case: 15-70493 CAMUT, JOSEPH A., SR.

Claims Bar Date: 11/24/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	LISA M. SWOPE, TRUSTEE 219 SOUTH CENTER STREET EBENSBURG, PA 15930 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 07/10/15		\$2,904.10 \$2,904.10	\$0.00	\$2,904.10
	LISA M. SWOPE, TRUSTEE 219 SOUTH CENTER STREET EBENSBURG, PA 15930 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 07/10/15		\$20.24 \$20.24	\$0.00	\$20.24
	LISA M. SWOPE, ESQUIRE NEUGEBAUER & SWOPE, P.C. P. O. BOX 270 EBENSBURG, PA 15931 <3110-00 Attorney for Trustee Fees (Trustee Firm)>, 200	Admin Ch. 7 07/10/15		\$595.00 \$595.00	\$0.00	\$595.00
	LISA M. SWOPE, ESQUIRE NEUGEBAUER & SWOPE, P.C. P. O. BOX 270 EBENSBURG, PA 15931 <3120-00 Attorney for Trustee Expenses (Trustee Firm)>, 200	Admin Ch. 7 07/10/15		\$62.43 \$62.43	\$0.00	\$62.43
1	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 07/16/15		\$16,885.86 \$16,885.86	\$0.00	\$16,885.86
2	Cavalry SPV I, LLC Bass & Associates, P.C. 3936 E Ft. Lowell Road Suite #200 Tucson, AZ 85712 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/01/15		\$3,010.09 \$3,010.09	\$0.00	\$3,010.09
3	Capital Recovery V, LLC c/o Recovery Management Systems Corporation 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/20/15		\$1,333.00 \$1,333.00	\$0.00	\$1,333.00
4	Capital Recovery V, LLC c/o Recovery Management Systems Corporation 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 10/20/15		\$3,689.14 \$3,689.14	\$0.00	\$3,689.14

Exhibit C Claims Register

Case: 15-70493 CAMUT, JOSEPH A., SR.

Claims Bar Date: 11/24/15

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services,PO Box 19008 Greenville, SC 29602 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 11/23/15		\$5,270.18 \$5,270.18	\$0.00	\$5,270.18

Case Total: \$0.00 \$33,770.04

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-70493

Case Name: CAMUT, JOSEPH A., SR.

Trustee Name: LISA M. SWOPE, TRUSTEE

Balance on hand: \$ 21,362.31

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 21,362.31

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - LISA M. SWOPE, TRUSTEE	2,904.10	0.00	2,904.10
Trustee, Expenses - LISA M. SWOPE, TRUSTEE	20.24	0.00	20.24
Attorney for Trustee, Fees - LISA M. SWOPE, ESQUIRE	595.00	0.00	595.00
Attorney for Trustee, Expenses - LISA M. SWOPE, ESQUIRE	62.43	0.00	62.43

Total to be paid for chapter 7 administration expenses: \$ 3,581.77

Remaining balance: \$ 17,780.54

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 17,780.54

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 17,780.54

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 30,188.27 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 58.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	16,885.86	0.00	9,945.58
2	Cavalry SPV I, LLC	3,010.09	0.00	1,772.91
3	Capital Recovery V, LLC c/o	1,333.00	0.00	785.12
4	Capital Recovery V, LLC c/o	3,689.14	0.00	2,172.86
5	PYOD, LLC its successors and assigns as assignee	5,270.18	0.00	3,104.07

Total to be paid for timely general unsecured claims: \$ 17,780.54

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00